

## HOUSING MARKET INFORMATION

# HOUSING NOW Gatineau<sup>1</sup>



CANADA MORTGAGE AND HOUSING CORPORATION

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## Housing starts in the second quarter of 2011

According to the latest results released by Canada Mortgage and Housing Corporation (CMHC), housing starts decreased in the second quarter of 2011 in the Quebec part of the Gatineau-Ottawa census metropolitan area (CMA). In all, foundations were laid for 818 dwellings during this period, compared

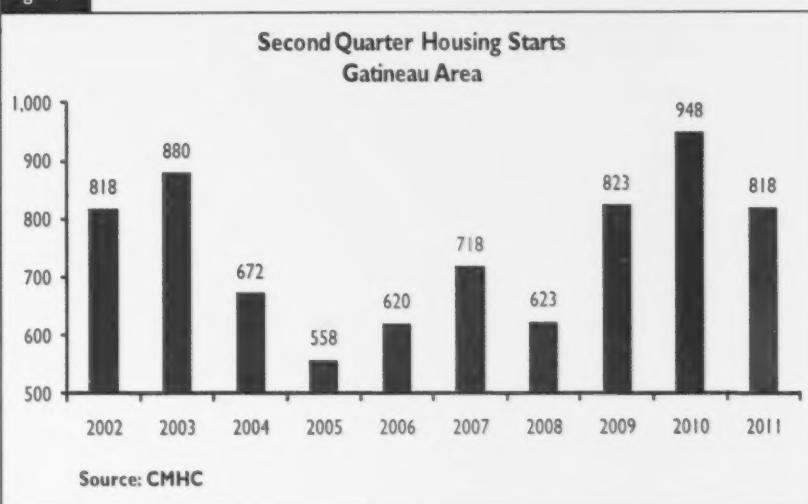
to 948 in the second quarter of 2010.

The drop in new home construction recorded in the second quarter was mainly attributable to the single-detached housing segment (-17 per cent). In fact, this was the fourth consecutive quarterly decrease for this segment. Multiple-family (semi-detached, row and apartment) housing starts, for their part, dropped by 12 per cent (537 units in 2011, compared to 611 units in 2010). However, a more in-depth analysis of the multi-

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Figure 1



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<sup>1</sup> Quebec part of Ottawa-Gatineau CMA

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unit housing data revealed opposing dynamics: while semi-detached and row housing construction decreased, apartment starts recorded a significant increase. This increase mainly benefited condominium apartments and, to a lesser extent, rental apartments.

## Mid-year results

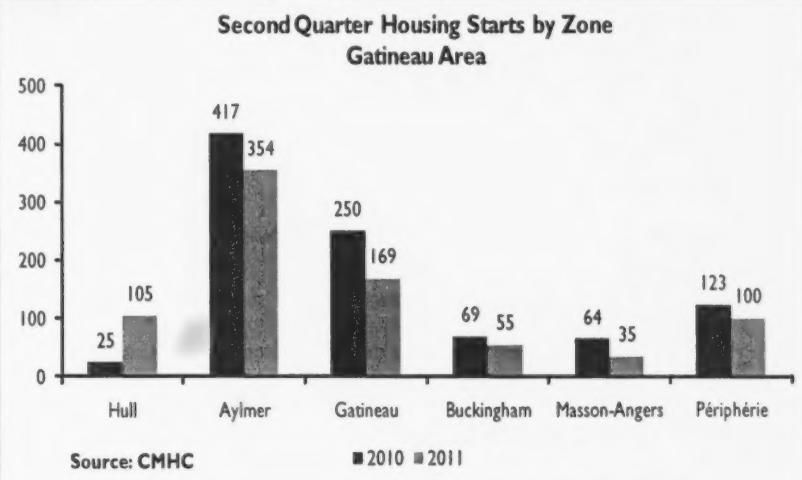
In the first six months of 2011, 1,246 dwellings were started in the Gatineau metropolitan area, compared to 1,319 a year earlier, for a decrease of 6 per cent. In a real estate market where buyers appear to be getting scarcer, the decrease in housing starts observed in the Gatineau area is in line with CMHC's forecast.

The fall in residential construction was entirely attributable to freehold homes. In fact, from January to June 2011, single-detached home building dropped by 13 per cent and semi-detached and row housing activity decreased by 40 per cent, over a year earlier.

In this context, condominiums managed to do well, with 218 units started during the first half of this year, compared to 181 units in the same period in 2010. The same held true in the rental apartment segment, in which starts increased from 78 units to 263 year over year.

In all urban centres with 10,000 or more inhabitants across Quebec, 19,429 starts were enumerated during the first six months of 2011, for a decrease of 10 per cent from the same period in 2010. Among the CMAs in Quebec, only Saguenay posted a gain in housing starts (+28 per cent). Decreases were registered in Trois-Rivières (-53 per cent), Sherbrooke (-14 per cent), Québec (-9 per cent), Montréal (-8 per cent)

Figure 2



and Gatineau (-6 per cent).

## Gatineau and Hull stand out

By geographic sector, the results for residential construction were very mixed in the Gatineau area. With a 46-per-cent gain in starts, Hull posted the strongest increase for the first half of 2011. In fact, this rise extended to all housing types. The Gatineau sector followed with a 14-per-cent gain that was entirely attributable to the construction of about 100 social housing units for seniors.

The decreases observed in Aylmer (9 per cent), Buckingham (33 per cent) and Masson-Angers (39 per cent) were mainly due to the decline in semi-detached and row home construction. Lastly, in the outlying area of Gatineau, a sector where single-detached homes dominate the market, 35 fewer units were started in the first six months of 2011 than in the same period a year ago, for a decrease of 22 per cent.

## MLS® sales still decreasing

According to the latest data from the Quebec Federation of Real Estate Boards (QFREB), MLS® sales, after sustaining a drop in the first quarter, fell by 14 per cent from April to June 2011 (1,222 sales), compared to the same period last year. These successive decreases in sales were primarily due to the fact that there were fewer buyers on the market. In fact, buyers had been very active during the same quarter a year ago, as they had expected the prevailing low mortgage rates to be short-lived. Even though mortgage rates have changed little since then, the fact that buyers had moved up their purchases caused the current slowdown in activity on the resale market. In addition to the decreased demand on the Gatineau market, new MLS® listings have been declining slightly, thereby restricting choice for buyers.

During the first half of the year, 2,121 transactions were recorded in the area, for a decrease of 17 per cent from the same period in 2010. This drop spread to all housing types: single-family homes (-15 per

Figure 3



cent), condominiums (-18 per cent) and plexes ( 28 per cent). From a geographic standpoint, none of the sectors in the Gatineau metropolitan area (Hull, Aylmer, Gatineau, Buckingham-Masson-Angers or the outlying areas) could buck this downward trend.

### Average MLS® prices continue to increase

Despite the fall in demand observed in the past few months, prices continued to increase. The limited supply allowed

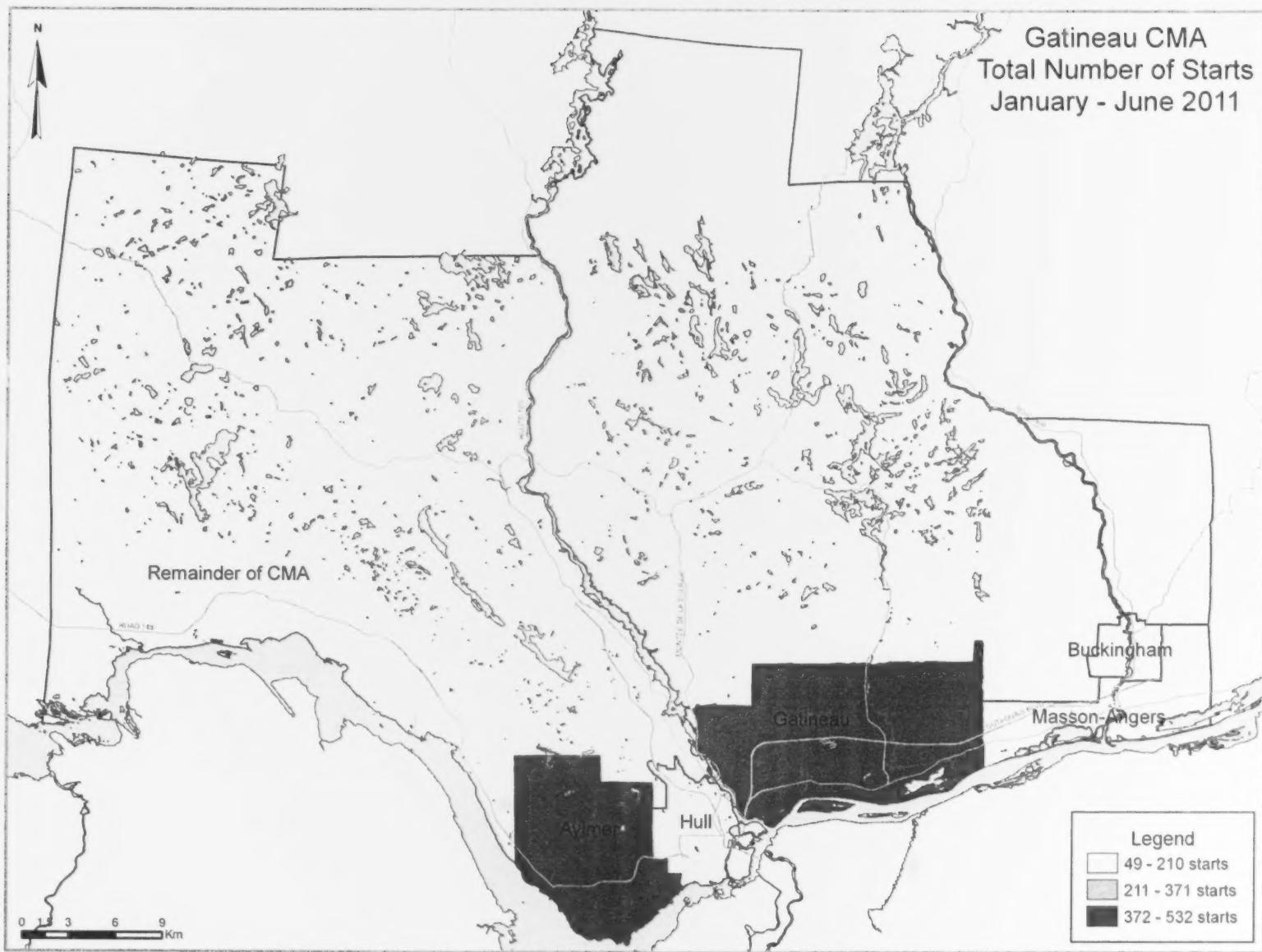
the market to remain favourable to sellers. As a result, the average price of single-family homes reached more than \$240,000 in the second quarter of 2011, for an increase of 6 per cent. In the case of condominiums, their average price followed the same trend and climbed by 6 per cent, to \$166,184. However, the income property segment saw the largest increase in average price at 14 per cent.

From January to June, the overall average MLS® price (for single-family

houses, condominiums and plexes) climbed from \$216,973 in 2010 to \$233,956 this year, for a gain of 8 per cent. Among all CMAs across Quebec, the Gatineau area recorded the second highest increase in the average price for the first half of the year, right behind Sherbrooke.

### Employment

In June 2011, approximately 173,000 people were employed (seasonally adjusted rate) in the Gatineau area, up 1 per cent from the previous month. Employment has now been growing for six months in the Gatineau area, and the unemployment rate reached 6.5 per cent.



## HOUSING NOW REPORT TABLES

### Available in ALL reports:

- 1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- 1.1 Housing Activity Summary by Submarket
- 1.2 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

**Table I: Housing Activity Summary of Ottawa-Gatineau CMA (Quebec portion)**  
**Second Quarter 2011**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>STARTS</b>									
Q2 2011	281	176	100	0	0	191	0	70	818
Q2 2010	337	342	107	0	4	96	0	62	948
% Change	-16.6	-48.5	-6.5	n/a	-100.0	99.0	n/a	12.9	-13.7
Year-to-date 2011	391	234	140	0	0	218	0	133	1,246
Year-to-date 2010	450	478	132	0	4	177	7	71	1,319
% Change	-13.1	-51.0	6.1	n/a	-100.0	23.2	-100.0	87.3	-5.5
<b>UNDER CONSTRUCTION</b>									
Q2 2011	296	164	130	0	0	241	0	133	1,094
Q2 2010	334	278	105	0	0	201	4	65	987
% Change	-11.4	-41.0	23.8	n/a	n/a	19.9	-100.0	104.6	10.8
<b>COMPLETIONS</b>									
Q2 2011	189	102	59	0	0	138	0	44	568
Q2 2010	227	248	86	0	4	140	3	89	854
% Change	-16.7	-58.9	-31.4	n/a	-100.0	-1.4	-100.0	-50.6	-33.5
Year-to-date 2011	355	101	0	0	274	0	150	150	1,142
Year-to-date 2010	438	3	165	0	4	238	3	123	1,390
% Change	-18.9	-43.1	-38.8	n/a	-100.0	15.1	-100.0	22.0	-17.8
<b>COMPLETED &amp; NOT ABSORBED</b>									
Q2 2011	90	106	36	0	3	159	0	328	722
Q2 2010	90	139	41	0	0	151	2	369	792
% Change	0.0	-23.7	-12.2	n/a	n/a	5.3	-100.0	-11.1	-8.8
<b>ABSORBED</b>									
Q2 2011	168	103	66	0	3	105	0	137	582
Q2 2010	222	190	90	0	4	192	1	86	785
% Change	-24.3	-45.8	-26.7	n/a	-25.0	-45.3	-100.0	59.3	-25.9
Year-to-date 2011	332	203	95	0	6	196	0	229	1,061
Year-to-date 2010	427	327	174	0	4	275	1	149	1,357
% Change	-22.2	-37.9	-45.4	n/a	50.0	-28.7	-100.0	53.7	-21.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket**  
**Second Quarter 2011**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
<b>STARTS</b>										
<b>City of Gatineau</b>										
Q2 2011	183	174	100	0	0	191	0	70	718	
Q2 2010	222	336	105	0	4	96	0	62	825	
<b>Aylmer</b>										
Q2 2011	76	72	79	0	0	112	0	15	354	
Q2 2010	94	130	95	0	0	80	0	18	417	
<b>Hull</b>										
Q2 2011	15	18	8	0	0	64	0	0	105	
Q2 2010	2	20	0	0	0	0	0	3	25	
<b>Gatineau</b>										
Q2 2011	64	46	11	0	0	15	0	33	169	
Q2 2010	113	106	2	0	4	16	0	9	250	
<b>Buckingham</b>										
Q2 2011	11	22	0	0	0	0	0	22	55	
Q2 2010	9	40	8	0	0	0	0	12	69	
<b>Masson-Angers</b>										
Q2 2011	17	16	2	0	0	0	0	0	35	
Q2 2010	4	40	0	0	0	0	0	20	64	
<b>Rest of the CMA (Quebec portion)</b>										
Q2 2011	98	2	0	0	0	0	0	0	100	
Q2 2010	115	6	2	0	0	0	0	0	123	
<b>Ottawa-Gatineau CMA (Quebec portion)</b>										
Q2 2011	281	176	100	0	0	191	0	70	818	
Q2 2010	337	342	107	0	4	96	0	62	948	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket**  
**Second Quarter 2011**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
<b>UNDER CONSTRUCTION</b>										
<b>City of Gatineau</b>										
Q2 2011	180	162	128	0	0	241	0	133	974	
Q2 2010	196	274	101	0	0	201	4	65	841	
<b>Aylmer</b>										
Q2 2011	89	76	95	0	0	174	0	62	496	
Q2 2010	85	96	93	0	0	163	0	24	461	
<b>Hull</b>										
Q2 2011	16	18	20	0	0	52	0	0	106	
Q2 2010	3	20	0	0	0	32	0	3	58	
<b>Gatineau</b>										
Q2 2011	59	52	11	0	0	15	0	43	310	
Q2 2010	99	100	0	0	0	6	0	6	211	
<b>Buckingham</b>										
Q2 2011	6	8	0	0	0	0	0	28	42	
Q2 2010	7	24	8	0	0	0	4	12	55	
<b>Masson-Angers</b>										
Q2 2011	10	8	2	0	0	0	0	0	20	
Q2 2010	2	34	0	0	0	0	0	20	56	
<b>Rest of the CMA (Quebec portion)</b>										
Q2 2011	116	2	2	0	0	0	0	0	120	
Q2 2010	138	4	4	0	0	0	0	0	146	
<b>Ottawa-Gatineau CMA (Quebec portion)</b>										
Q2 2011	296	164	130	0	0	241	0	133	1,094	
Q2 2010	334	278	105	0	0	201	4	65	987	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket**  
**Second Quarter 2011**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
<b>COMPLETIONS</b>										
<b>City of Gatineau</b>										
Q2 2011	115	100	57	0	0	138	0	44	490	
Q2 2010	165	244	82	0	4	128	3	89	772	
<b>Aylmer</b>										
Q2 2011	52	46	45	0	0	77	0	6	226	
Q2 2010	80	144	74	0	0	50	0	64	412	
<b>Hull</b>										
Q2 2011	0	4	8	0	0	46	0	0	58	
Q2 2010	8	0	0	0	0	43	0	0	51	
<b>Gatineau</b>										
Q2 2011	39	18	2	0	0	15	0	38	112	
Q2 2010	70	56	8	0	4	35	0	9	239	
<b>Buckingham</b>										
Q2 2011	6	20	0	0	0	0	0	0	62	
Q2 2010	4	24	0	0	0	0	3	0	31	
<b>Masson-Angers</b>										
Q2 2011	18	12	2	0	0	0	0	0	32	
Q2 2010	3	20	0	0	0	0	0	16	39	
<b>Rest of the CMA (Quebec portion)</b>										
Q2 2011	74	2	2	0	0	0	0	0	78	
Q2 2010	62	4	4	0	0	12	0	0	82	
<b>Ottawa-Gatineau CMA (Quebec portion)</b>										
Q2 2011	189	102	59	0	0	138	0	44	568	
Q2 2010	227	248	86	0	4	140	3	89	854	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.I: Housing Activity Summary by Submarket**  
**Second Quarter 2011**

	Ownership						Rental		Total*	
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other		
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other				
<b>COMPLETED &amp; NOT ABSORBED</b>										
<b>City of Gatineau</b>										
Q2 2011	88	106	36	0	3	159	0	328	720	
Q2 2010	88	139	41	0	0	148	2	369	787	
<b>Aylmer</b>										
Q2 2011	46	43	22	0	0	119	0	292	522	
Q2 2010	44	80	41	0	0	66	0	358	589	
<b>Hull</b>										
Q2 2011	1	3	7	0	3	34	0	3	51	
Q2 2010	7	0	0	0	0	34	0	6	47	
<b>Gatineau</b>										
Q2 2011	30	26	2	0	0	6	0	26	90	
Q2 2010	33	29	0	0	0	41	0	5	108	
<b>Buckingham</b>										
Q2 2011	4	19	0	0	0	0	0	3	26	
Q2 2010	2	19	0	0	0	0	2	0	23	
<b>Masson-Angers</b>										
Q2 2011	7	15	5	0	0	0	0	4	31	
Q2 2010	2	11	0	0	0	7	0	0	20	
<b>Rest of the CMA (Quebec portion)</b>										
Q2 2011	2	0	0	0	0	0	0	0	2	
Q2 2010	2	0	0	0	0	3	0	0	5	
<b>Ottawa-Gatineau CMA (Quebec portion)</b>										
Q2 2011	90	106	36	0	3	159	0	328	722	
Q2 2010	90	139	41	0	0	151	2	369	792	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1: Housing Activity Summary by Submarket**  
**Second Quarter 2011**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
<b>ABSORBED</b>										
<b>City of Gatineau</b>										
Q2 2011	94	99	64	0	3	105	0	137	502	
Q2 2010	159	186	86	0	4	175	1	86	697	
<b>Aylmer</b>										
Q2 2011	46	30	51	0	0	50	0	56	233	
Q2 2010	81	113	69	0	0	77	0	59	399	
<b>Hull</b>										
Q2 2011	3	3	8	0	3	38	0	18	73	
Q2 2010	11	0	4	0	0	57	0	0	72	
<b>Gatineau</b>										
Q2 2011	24	35	2	0	0	12	0	46	119	
Q2 2010	61	48	13	0	4	38	0	10	174	
<b>Buckingham</b>										
Q2 2011	5	22	0	0	0	0	0	7	34	
Q2 2010	5	9	0	0	0	0	1	0	15	
<b>Masson-Angers</b>										
Q2 2011	16	9	3	0	0	5	0	10	43	
Q2 2010	1	16	0	0	0	3	0	17	37	
<b>Rest of the CMA (Quebec portion)</b>										
Q2 2011	74	4	2	0	0	0	0	0	80	
Q2 2010	63	4	4	0	0	17	0	0	88	
<b>Ottawa-Gatineau CMA (Quebec portion)</b>										
Q2 2011	168	103	66	0	3	105	0	137	582	
Q2 2010	222	190	90	0	4	192	1	86	785	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 2: Starts by Submarket and by Dwelling Type  
Second Quarter 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	% Change
City of Gatineau	183	222	174	336	96	107	265	160	718	825	-13.0
Aylmer	76	94	72	130	79	95	127	98	354	417	-15.1
Hull	15	2	18	20	8	0	64	3	105	25	**
Gatineau	64	113	46	106	9	4	50	27	169	250	-32.4
Buckingham	11	9	22	40	0	8	22	12	55	69	-20.3
Masson-Angers	17	4	16	40	0	0	2	20	35	64	-45.3
Rest of the CMA (Quebec portion)	98	115	2	6	0	0	0	2	100	123	-18.7
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>281</b>	<b>337</b>	<b>176</b>	<b>342</b>	<b>96</b>	<b>107</b>	<b>265</b>	<b>162</b>	<b>818</b>	<b>948</b>	<b>-13.7</b>

**Table 2.1: Starts by Submarket and by Dwelling Type  
January - June 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	% Change
City of Gatineau	272	302	232	472	134	139	487	250	1125	1163	-3.3
Aylmer	123	127	114	210	115	120	180	130	532	587	-9.4
Hull	15	6	18	20	8	0	64	46	105	72	45.8
Gatineau	98	150	54	136	9	4	216	42	377	332	13.6
Buckingham	11	13	26	52	0	15	25	12	62	92	-32.6
Masson-Angers	25	6	20	54	2	0	2	20	49	80	-38.8
Rest of the CMA (Quebec portion)	119	148	2	6	0	0	0	2	121	156	-22.4
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>391</b>	<b>450</b>	<b>234</b>	<b>478</b>	<b>134</b>	<b>139</b>	<b>487</b>	<b>252</b>	<b>1,246</b>	<b>1,319</b>	<b>-5.5</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market  
Second Quarter 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
City of Gatineau	96	107	0	0	195	98	70	62
Aylmer	79	95	0	0	112	80	15	18
Hull	8	0	0	0	64	0	0	3
Gatineau	9	4	0	0	17	18	33	9
Buckingham	0	8	0	0	0	0	22	12
Masson-Angers	0	0	0	0	2	0	0	20
Rest of the CMA (Quebec portion)	0	0	0	0	0	2	0	0
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>96</b>	<b>107</b>	<b>0</b>	<b>0</b>	<b>195</b>	<b>100</b>	<b>70</b>	<b>62</b>

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market  
January - June 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
City of Gatineau	134	132	0	7	224	179	133	71
Aylmer	115	120	0	0	118	106	62	24
Hull	8	0	0	0	64	43	0	3
Gatineau	9	4	0	0	40	30	46	12
Buckingham	0	8	0	7	0	0	25	12
Masson-Angers	2	0	0	0	2	0	0	20
Rest of the CMA (Quebec portion)	0	0	0	0	0	2	0	0
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>134</b>	<b>132</b>	<b>0</b>	<b>7</b>	<b>224</b>	<b>181</b>	<b>133</b>	<b>71</b>

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market  
Second Quarter 2011**

<b>Submarket</b>	<b>Freehold</b>		<b>Condominium</b>		<b>Rental</b>		<b>Total*</b>	
	<b>Q2 2011</b>	<b>Q2 2010</b>	<b>Q2 2011</b>	<b>Q2 2010</b>	<b>Q2 2011</b>	<b>Q2 2010</b>	<b>Q2 2011</b>	<b>Q2 2010</b>
City of Gatineau	457	663	191	100	70	62	718	825
Aylmer	227	319	112	80	15	18	354	417
Hull	41	22	64	0	0	3	105	25
Gatineau	121	221	15	20	33	9	169	250
Buckingham	33	57	0	0	22	12	55	69
Masson-Angers	35	44	0	0	0	20	35	64
Rest of the CMA (Quebec portion)	100	123	0	0	0	0	100	123
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>557</b>	<b>786</b>	<b>191</b>	<b>100</b>	<b>70</b>	<b>62</b>	<b>818</b>	<b>948</b>

**Table 2.5: Starts by Submarket and by Intended Market  
January - June 2011**

<b>Submarket</b>	<b>Freehold</b>		<b>Condominium</b>		<b>Rental</b>		<b>Total*</b>	
	<b>YTD 2011</b>	<b>YTD 2010</b>	<b>YTD 2011</b>	<b>YTD 2010</b>	<b>YTD 2011</b>	<b>YTD 2010</b>	<b>YTD 2011</b>	<b>YTD 2010</b>
City of Gatineau	644	904	218	181	133	78	1,125	1,163
Aylmer	352	457	118	106	62	24	532	587
Hull	41	26	64	43	0	3	105	72
Gatineau	165	288	36	32	46	12	377	332
Buckingham	37	73	0	0	25	19	62	92
Masson-Angers	49	60	0	0	0	20	49	80
Rest of the CMA (Quebec portion)	121	156	0	0	0	0	121	156
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>765</b>	<b>1,060</b>	<b>218</b>	<b>181</b>	<b>133</b>	<b>78</b>	<b>1,246</b>	<b>1,319</b>

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type  
Second Quarter 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	
City of Gatineau	115	165	100	244	55	73	220	290	490	772	-36.5
Aylmer	52	80	46	144	45	62	83	126	226	412	-45.1
Hull	0	8	4	0	8	0	46	43	58	51	13.7
Gatineau	39	70	18	56	0	8	55	105	112	239	-53.1
Buckingham	6	4	20	24	0	3	36	0	62	31	100.0
Masson-Angers	18	3	12	20	2	0	0	16	32	39	-17.9
Rest of the CMA (Quebec portion)	74	62	2	4	0	0	2	16	78	82	-4.9
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>189</b>	<b>227</b>	<b>102</b>	<b>248</b>	<b>55</b>	<b>73</b>	<b>222</b>	<b>306</b>	<b>568</b>	<b>854</b>	<b>-33.5</b>

**Table 3.1: Completions by Submarket and by Dwelling Type  
January - June 2011**

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	
City of Gatineau	214	304	202	358	93	144	484	412	993	1218	-18.5
Aylmer	108	146	78	214	64	110	218	170	468	640	-26.9
Hull	1	16	12	0	17	4	73	67	103	87	18.4
Gatineau	71	130	66	80	4	12	121	139	262	361	-27.4
Buckingham	7	6	28	36	0	18	36	0	71	60	18.3
Masson-Angers	27	6	18	28	8	0	36	36	89	70	27.1
Rest of the CMA (Quebec portion)	141	134	4	4	0	0	4	34	149	172	-13.4
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>355</b>	<b>438</b>	<b>206</b>	<b>362</b>	<b>93</b>	<b>144</b>	<b>488</b>	<b>446</b>	<b>1,142</b>	<b>1,390</b>	<b>-17.8</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market**  
**Second Quarter 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
City of Gatineau	55	70	0	3	140	144	44	89
Aylmer	45	62	0	0	77	62	6	64
Hull	8	0	0	0	46	43	0	0
Gatineau	0	8	0	0	17	39	38	9
Buckingham	0	0	0	3	0	0	0	0
Masson-Angers	2	0	0	0	0	0	0	16
Rest of the CMA (Quebec portion)	0	0	0	0	2	16	0	0
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>55</b>	<b>70</b>	<b>0</b>	<b>3</b>	<b>142</b>	<b>160</b>	<b>44</b>	<b>89</b>

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**  
**January - June 2011**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
City of Gatineau	93	141	0	3	278	232	150	123
Aylmer	64	110	0	0	180	92	18	78
Hull	17	4	0	0	57	67	16	0
Gatineau	4	12	0	0	29	61	92	21
Buckingham	0	15	0	3	0	0	0	0
Masson-Angers	8	0	0	0	12	12	24	24
Rest of the CMA (Quebec portion)	0	0	0	0	4	34	0	0
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>93</b>	<b>141</b>	<b>0</b>	<b>3</b>	<b>282</b>	<b>266</b>	<b>150</b>	<b>123</b>

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market  
Second Quarter 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010	Q2 2011	Q2 2010
City of Gatineau	272	491	138	132	44	92	490	772
Aylmer	143	298	77	50	6	64	226	412
Hull	12	8	46	43	0	0	58	51
Gatineau	59	134	15	39	38	9	112	239
Buckingham	26	28	0	0	0	3	62	31
Masson-Angers	32	23	0	0	0	16	32	39
Rest of the CMA (Quebec portion)	78	70	0	12	0	0	78	82
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>350</b>	<b>561</b>	<b>138</b>	<b>144</b>	<b>44</b>	<b>92</b>	<b>568</b>	<b>854</b>

**Table 3.5: Completions by Submarket and by Intended Market  
January - June 2011**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010	YTD 2011	YTD 2010
City of Gatineau	513	817	274	218	150	126	993	1,218
Aylmer	250	484	180	78	18	78	468	640
Hull	32	20	55	67	16	0	103	87
Gatineau	143	222	27	61	92	21	262	361
Buckingham	35	57	0	0	0	3	71	60
Masson-Angers	53	34	12	12	24	24	89	70
Rest of the CMA (Quebec portion)	149	148	0	24	0	0	149	172
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>662</b>	<b>965</b>	<b>274</b>	<b>242</b>	<b>150</b>	<b>126</b>	<b>1,142</b>	<b>1,390</b>

Source: CMHC (Starts and Completions Survey)

**Table 4: Absorbed Single-Detached Units by Price Range**  
**Second Quarter 2011**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)			
	< \$150,000		\$150,000 - \$174,999		\$175,000 - \$199,999		\$200,000 - \$249,999		\$250,000 +							
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)						
<b>City of Gatineau</b>																
Q2 2011	0	0.0	1	1.1	7	8.0	12	13.8	67	77.0	87	300,000	311,251			
Q2 2010	0	0.0	1	0.7	5	3.3	27	17.6	120	78.4	153	289,014	305,580			
Year-to-date 2011	0	0.0	1	0.6	10	5.9	32	18.9	126	74.6	169	291,079	305,701			
Year-to-date 2010	0	0.0	2	0.7	6	2.2	54	20.1	206	76.9	268	280,000	303,925			
<b>Aylmer</b>																
Q2 2011	0	0.0	1	2.2	0	0.0	0	0.0	44	97.8	45	325,000	342,449			
Q2 2010	0	0.0	1	1.3	1	1.3	7	8.9	70	88.6	79	302,821	326,135			
Year-to-date 2011	0	0.0	1	1.2	0	0.0	9	11.0	72	87.8	82	312,319	327,182			
Year-to-date 2010	0	0.0	2	1.5	1	0.8	15	11.4	114	86.4	132	289,007	314,210			
<b>Hull</b>																
Q2 2011	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	--	--			
Q2 2010	0	0.0	0	0.0	0	0.0	1	9.1	10	90.9	11	300,000	370,669			
Year-to-date 2011	0	0.0	0	0.0	0	0.0	0	0.0	6	100.0	6	--	--			
Year-to-date 2010	0	0.0	0	0.0	0	0.0	1	6.7	14	93.3	15	387,045	457,079			
<b>Gatineau</b>																
Q2 2011	0	0.0	0	0.0	0	0.0	4	20.0	16	80.0	20	300,000	315,443			
Q2 2010	0	0.0	0	0.0	3	5.3	14	24.6	40	70.2	57	266,900	274,098			
Year-to-date 2011	0	0.0	0	0.0	0	0.0	12	23.5	39	76.5	51	289,000	300,846			
Year-to-date 2010	0	0.0	0	0.0	3	2.7	31	27.9	77	69.4	111	265,000	278,306			
<b>Buckingham</b>																
Q2 2011	0	0.0	0	0.0	1	25.0	1	25.0	2	50.0	4	--	--			
Q2 2010	0	0.0	0	0.0	1	20.0	4	80.0	0	0.0	5	--	--			
Year-to-date 2011	0	0.0	0	0.0	2	28.6	2	28.6	3	42.9	7	--	--			
Year-to-date 2010	0	0.0	0	0.0	2	28.6	5	71.4	0	0.0	7	--	--			
<b>Masson-Angers</b>																
Q2 2011	0	0.0	0	0.0	6	40.0	7	46.7	2	13.3	15	219,000	229,016			
Q2 2010	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	--	--			
Year-to-date 2011	0	0.0	0	0.0	8	34.8	9	39.1	6	26.1	23	229,900	234,233			
Year-to-date 2010	0	0.0	0	0.0	0	0.0	2	66.7	1	33.3	3	--	--			
<b>Rest of the CMA (Quebec portion)</b>																
Q2 2011	0	0.0	0	0.0	0	0.0	7	25.9	20	74.1	27	320,000	372,437			
Q2 2010	0	0.0	1	3.8	0	0.0	6	23.1	19	73.1	26	290,000	293,209			
Year-to-date 2011	1	2.1	1	2.1	0	0.0	9	18.8	37	77.1	48	300,000	411,961			
Year-to-date 2010	0	0.0	2	3.6	2	3.6	16	29.1	35	63.6	55	275,000	289,335			
<b>Ottawa-Gatineau CMA (Quebec portion)</b>																
Q2 2011	0	0.0	1	0.9	7	6.1	19	16.7	87	76.3	114	300,000	325,743			
Q2 2010	0	0.0	2	1.1	5	2.8	33	18.4	139	77.7	179	289,515	303,783			
Year-to-date 2011	1	0.5	2	0.9	10	4.6	41	18.9	163	75.1	217	295,901	329,206			
Year-to-date 2010	0	0.0	4	1.2	8	2.5	70	21.7	241	74.6	323	280,000	301,441			

Source: CMHC (Market Absorption Survey)

A methodological change in the collection of selling prices was introduced in July 2009.

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units  
Second Quarter 2011**

Submarket	Q2 2011	Q2 2010	% Change	YTD 2011	YTD 2010	% Change
City of Gatineau	311,251	305,580	1.9	305,701	303,925	0.6
Aylmer	342,449	326,135	5.0	327,182	314,210	4.1
Hull	--	370,669	n/a	--	457,079	n/a
Gatineau	315,443	274,098	15.1	300,846	278,306	8.1
Buckingham	--	--	n/a	--	--	n/a
Masson-Angers	229,016	--	n/a	234,233	--	n/a
Rest of the CMA (Quebec portion)	372,437	293,209	27.0	411,961	289,335	42.4
<b>Ottawa-Gatineau CMA (Quebec portion)</b>	<b>325,743</b>	<b>303,783</b>	<b>7.2</b>	<b>329,206</b>	<b>301,441</b>	<b>9.2</b>

Source: CMHC (Market Absorption Survey)

A methodological change in the collection of selling prices was introduced in July 2009.

**Table 5: MLS® Residential Activity<sup>1</sup> for Gatineau**

	Number of Sales	Number of New Listings	Number of Active Listings	Average Price (\$)	Active Listings to Sales Ratio <sup>2</sup>	Last Four Quarters <sup>3</sup>	
						Average Price <sup>2</sup> (\$)	Active Listings to Sales Ratio <sup>2</sup>
<b>SINGLE FAMILY*</b>							
Q2 2011	997	1,615	1,621	241,187	4.9	234,992	5.7
Q2 2010	1,099	1,618	1,575	228,246	4.3	219,258	5.0
% Change	-9.3	-0.2	2.9	5.7	n/a	7.2	n/a
YTD 2011	1,693	3,131	1,523	240,454	5.4	n/a	n/a
YTD 2010	1,999	3,262	1,510	223,304	4.5	n/a	n/a
% Change	-15.3	-4.0	0.9	7.7	n/a	n/a	n/a
<b>CONDOMINIUMS*</b>							
Q2 2011	157	227	231	166,184	4.4	159,203	5.2
Q2 2010	200	266	265	156,652	4.0	154,575	5.0
% Change	-21.5	-14.7	-12.7	6.1	n/a	3.0	n/a
YTD 2011	292	471	236	161,365	4.8	n/a	n/a
YTD 2010	356	505	265	156,431	4.5	n/a	n/a
% Change	-18.0	-6.7	-11.0	3.2	n/a	n/a	n/a
<b>PLEX*</b>							
Q2 2011	68	144	184	290,028	8.1	263,967	7.3
Q2 2010	119	138	126	254,132	3.2	237,121	4.8
% Change	-42.9	4.3	46.7	14.1	n/a	11.3	n/a
YTD 2011	136	299	172	275,090	7.6	n/a	n/a
YTD 2010	188	286	128	243,788	4.1	n/a	n/a
% Change	-27.7	4.5	34.5	12.8	n/a	n/a	n/a
<b>TOTAL</b>							
Q2 2011	1,222	1,990	2,043	236,167	5.0	228,253	5.8
Q2 2010	1,420	2,026	1,971	221,892	4.2	213,001	5.0
% Change	-13.9	-1.8	3.7	6.4	n/a	7.2	n/a
YTD 2011	2,121	3,910	1,937	233,956	5.5	n/a	n/a
YTD 2010	2,547	4,060	1,908	216,973	4.5	n/a	n/a
% Change	-16.7	-3.7	1.6	7.8	n/a	n/a	n/a

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<sup>1</sup> Source: QFREB by Centris®.<sup>2</sup> Calculations: CMHC.<sup>3</sup> Weighted average for the last four quarters, to reduce strong variations from one quarter to another and give a clearer trend.

-- Data not available when there are fewer than 30 sales.

n/a Not applicable.

\* Refer to QFREB for the definitions.

\*\* Observed change greater than 100%.

**Table 6: Economic Indicators****Second Quarter 2011**

		Interest Rates			NHPI, Total, Ottawa- Gatineau CMA 2007=100	CPI, 2002 =100 (Quebec)	Ottawa-Gatineau CMA (Quebec portion) Labour Market				
		P & I Per \$100,000	Mortage Rates (%)				Employment SA (.000)	Unemployment Rate (%) SA	Participation Rate (%) SA		
			I Yr. Term	5 Yr. Term							
2010	January	610	3.60	5.49	107.2	114.0	172.7	6.5	73.9	874	
	February	604	3.60	5.39	108.0	114.2	171.8	6.5	73.4	872	
	March	631	3.60	5.85	108.4	114.5	171.6	6.2	72.9	874	
	April	655	3.80	6.25	109.1	114.8	172.1	6.0	72.9	869	
	May	639	3.70	5.99	109.3	114.9	169.1	6.2	71.6	868	
	June	633	3.60	5.89	109.8	114.8	168.0	6.5	71.3	863	
	July	627	3.50	5.79	109.8	114.5	167.2	6.9	71.0	855	
	August	604	3.30	5.39	109.7	114.6	169.2	7.0	71.8	852	
	September	604	3.30	5.39	109.7	114.8	169.3	7.0	71.8	847	
	October	598	3.20	5.29	109.9	115.2	166.7	6.9	70.5	850	
	November	607	3.35	5.44	111.7	115.6	166.4	6.6	70.0	851	
	December	592	3.35	5.19	111.6	115.8	166.1	6.3	69.5	852	
2011	January	592	3.35	5.19	111.7	116.4	169	6.1	70.6	856	
	February	607	3.50	5.44	111.5	116.7	169.6	6.4	70.7	862	
	March	601	3.50	5.34	111.6	118.3	169.6	6.8	70.9	874	
	April	621	3.70	5.69	113.1	118.5	170.0	6.8	71.0	880	
	May	616	3.70	5.59	112.3	118.9	171.3	6.6	71.3	878	
	June	604	3.50	5.39		118.2	173.2	6.5	71.9	869	
	July										
	August										
	September										
	October										
	November										
	December										

"P &amp; I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

## METHODOLOGY

### Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "dwelling unit", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "start", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "under construction" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "completion", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "absorbed" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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